

Information to identify the case:

Debtor 1	Earl L Davis Jr.	Social Security number or ITIN	xxx-xx-9017
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-21935-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Earl L Davis Jr.

8/29/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Earl L Davis, Jr.
 Debtor

Case No. 18-21935-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Aug 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2018.

db
 14831266 +Earl L Davis, Jr., 1059 Old Princeton Road, New Castle, PA 16101-6242
 14831267 +Best Buy Credit Services, PO Box 78009, Phoenix, AZ 85062-8009
 14831294 +Butler Medical Providers, PO Box 1549, Butler, PA 16003-1549
 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Sunoco, PO Box 78056, Phoenix, AZ 85062-8056)
 14831268 Cardmember Services - Chase, PO Box 1423, Charlotte, NC 28201-1423
 14831273 DSRM National Bank, PO Box 300, Amarillo, TX 79105-0300
 14831263 FMA Alliance, LTD, PO Box 2409, Houston, TX 77252-2409
 14831275 GM Financial Leasing, 75 Remittance Drive, Chicago, IL 60675-1738
 14831276 Goodyear Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
 14831277 +Hayt, Hayt, Landau, LLC, Two Industrial Way, Eatontown, NJ 07724-2279
 14831278 +JH Portfolio Debt Equitiy, 5757 Phantom Dr. Suite 225, Hazelwood, MO 63042-2429
 14831279 Lawrence County Eye Associates, PC, 708 North Jefferson Street, New Castle, PA 16101-2178
 14831280 +Love Heating and Cooling Co., 1417 Sampson Street, New Castle, PA 16101-8587
 14831282 Lucien Diagnostic Imaging, 7 Acee Drive, Natrona Heights, PA 15065-9700
 14831284 +MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 14831283 MedExpress Billing, Attn# 7964C, PO Box 14000, Belfast, ME 04915-4033
 14831285 +New Castle Sanitation Authority, 102 E. Washington Street, PO Box 1404, New Castle, PA 16103-1404
 14883153 +New Castle Sanitation Authority, 102 E. Washington Street, New Castle, PA 16101-3815
 14831286 +PCA Acquisitions V, LLC, 1002 Justison Street, Wilmington, DE 19801-5148
 14831288 +PNC Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180
 14831289 +PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703
 14831287 Phillips & Cohen Associates, Ltd., Mail Stop 559, 1002 Justison Street, Wilmington, DE 19801-5148
 14831291 Radiologybill, PO Box 786, Richmond, IN 47375-0786
 14831292 +Richard L. Micco DPM PC, 3132 Wilmington Road Suite 2, New Castle, PA 16105-1180
 14831293 Staples Credit Plan, PO Box 78014, Phoenix, AZ 85062-8014
 14831295 UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 30 2018 02:53:04 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 14831264 E-mail/Text: lisac@americancollectionservices.com Aug 30 2018 02:54:41 American Collection Services, Inc., PO Box 44069, Oklahoma City, OK 73144-1069
 14831265 EDI: BANKAMER.COM Aug 30 2018 06:08:00 Bank of America, PO Box 15019, Wilmington, DE 19886
 14831269 +E-mail/Text: bankruptcy@cavps.com Aug 30 2018 02:53:44 Cavalry SPV 1, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
 14831270 E-mail/Text: fnrobinson@coloniallife.com Aug 30 2018 02:51:44 Colonial Life, Processing Center, PO Box 1365, Columbia, SC 29202-1365
 14831271 EDI: WFNBN.COM Aug 30 2018 06:08:00 Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
 14831272 +E-mail/Text: kthompson@crownasstet.com Aug 30 2018 02:53:13 Crown Asset Management, LLC, 3100 Breckenridge Blvd Ste 725, Duluth, GA 30096-7605
 14831274 E-mail/Text: data_processing@fin-rec.com Aug 30 2018 02:52:08 Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
 14831281 EDI: RMSC.COM Aug 30 2018 06:08:00 Lowe's Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
 14831290 EDI: PRA.COM Aug 30 2018 06:08:00 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
 14831789 +EDI: PRA.COM Aug 30 2018 06:08:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, NATIONAL ASSOCIATION
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14853563* American Collection Services, Inc., PO Box 44069, Oklahoma City, OK 73144-1069
 14853564* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886)
 14853565* +Best Buy Credit Services, PO Box 78009, Phoenix, AZ 85062-8009
 14853566* +Butler Medical Providers, PO Box 1549, Butler, PA 16003-1549
 14853592* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Sunoco, PO Box 78056, Phoenix, AZ 85062-8056)
 14853567* Cardmember Services - Chase, PO Box 1423, Charlotte, NC 28201-1423
 14853568* +Cavalry SPV 1, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
 14853569* Colonial Life, Processing Center, PO Box 1365, Columbia, SC 29202-1365
 14853570* Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
 14853571* +Crown Asset Management, LLC, 3100 Breckenridge Blvd Ste 725, Duluth, GA 30096-7605
 14853572* DSRM National Bank, PO Box 300, Amarillo, TX 79105-0300
 14853562* FMA Alliance, LTD, PO Box 2409, Houston, TX 77252-2409
 14853573* Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 37

Date Rcvd: Aug 29, 2018

***** BYPASSED RECIPIENTS (continued) *****

14853574* GM Financial Leasing, 75 Remittance Drive, Chicago, IL 60675-1738
14853575* Goodyear Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
14853576* +Hayt, Hayt, Landau, LLC, Two Industrial Way, Eatontown, NJ 07724-2279
14853577* +JH Portfolio Debt Equitiy, 5757 Phantom Dr. Suite 225, Hazelwood, MO 63042-2429
14853578* Lawrence County Eye Associates, PC, 708 North Jefferson Street, New Castle, PA 16101-2178
14853579* +Love Heating and Cooling Co., 1417 Sampson Street, New Castle, PA 16101-8587
14853580* Lowe's Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14853581* Lucien Diagnostic Imaging, 7 Acee Drive, Natrona Heights, PA 15065-9700
14853583* +MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14853582* MedExpress Billing, Attn# 7964C, PO Box 14000, Belfast, ME 04915-4033
14853584* +New Castle Sanitation Authority, 102 E. Washington Street, PO Box 1404,
New Castle, PA 16103-1404
14853585* +PCA Acquisitions V, LLC, 1002 Justison Street, Wilmington, DE 19801-5148
14853587* +PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703
14853588* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk, VA 23541)
14853586* Phillips & Cohen Associates, Ltd., Mail Stop 559, 1002 Justison Street,
Wilmington, DE 19801-5148
14853589* Radiologybill, PO Box 786, Richmond, IN 47375-0786
14853590* +Richard L. Micco DPM PC, 3132 Wilmington Road Suite 2, New Castle, PA 16105-1180
14853591* Staples Credit Plan, PO Box 78014, Phoenix, AZ 85062-8014
14853593* UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

TOTALS: 1, * 33, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2018 at the address(es) listed below:

Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paula J. Cialella on behalf of Debtor Earl L Davis, Jr. paula@nypalaw.com,
jennie@nypalaw.com;kayann@nypalaw.com

TOTAL: 4